

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jeremias Del Villar
 Xiomara Del Villar
 Debtors

Case No. 16-14184-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Aug 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2016.

db/jdb
 tr +Jeremias Del Villar, Xiomara Del Villar, 647 E. Wyoming Street, Allentown, PA 18103-3521
 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
 Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13750221 +Bank of America, NA, c/o Joshua I. Goldman, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13742447 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: The Home Depot, P.O. Box 182676, Columbus, OH 43218-2676)
 13742429 +City of Allentown EMS, 723 W. Chew Street, 2nd floor, Allentown, PA 18102-4084
 13742430 Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
 13742432 Health Network Laboratories, P.O. Box 8500, #9581, Philadelphia, PA 19178-8500
 13742434 Lehigh Valley Health Network, P.O. Box 8500, Philadelphia, PA 19178-7821
 13742435 Lehigh Valley Hospital, P.O. Box 8500, #8076, Philadelphia, PA 19178-8076
 13772239 +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
 13742437 Medical Specialists Epi Gastro, c/o First Fed Credit Control, 2470 Chagrin Blvd, ste 205,
 Beachwood, OH 44122-5630
 13742438 +Michelle DeWald, 1683 Broadhead Court, Bethlehem, PA 18015-5517
 13742439 +Muhlenberg Hospital Center, 2545 Schoenersville Road, Bethlehem, PA 18017-7384
 13742440 National Recovery Agency, P.O. Box 67015, Harrisburg, PA 17106-7015
 13742442 +Overstock.com, 6350 South 3000 East, Salt Lake City, UT 84121-5954
 13742443 +Penn Credit Corporation, 916 S. 14th Street, Harrisburg, PA 17104-3425
 13742444 Springleaf Financial Services, 4658 Broadway, ste B01, Allentown, PA 18104-3214
 13742446 +The CBE Group Inc., P.O. Box 900, Waterloo, IA 50704-0900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mdewald@rcn.com Aug 25 2016 01:58:47 MICHELLE DEWALD, DeWald Law Offices,
 P.O. Box 5101, Bethlehem, PA 18015-0001
 smg +E-mail/Text: robertsl2@dnb.com Aug 25 2016 01:59:24 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2016 01:59:03
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 25 2016 01:59:30 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Aug 25 2016 01:59:20 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13742423 +E-mail/Text: bankruptcy@rentacenter.com Aug 25 2016 01:59:56 Acceptance Now,
 5501 Headquarters, Plano, TX 75024-5837
 13750659 EDI: GMACFS.COM Aug 25 2016 01:43:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
 13750857 EDI: GMACFS.COM Aug 25 2016 01:43:00 Ally Financial, PO Box 130424,
 Roseville MN 55113-0004
 13742424 EDI: GMACFS.COM Aug 25 2016 01:43:00 Ally Financial, P.O. Box 9001951,
 Louisville, KY 40290-1951
 13742425 +EDI: BANKAMER.COM Aug 25 2016 01:43:00 Bank of America, 450 American Street #SV416,
 Simi Valley, CA 93065-6285
 13742426 +EDI: TSYS2.COM Aug 25 2016 01:43:00 Barclay's Bank of Delaware, 125 S. West Street,
 Wilmington, DE 19801-5014
 13742427 EDI: HFC.COM Aug 25 2016 01:43:00 Bonton, P.O. Box 15521, Wilmington, DE 19850-5521
 13742428 +EDI: CAPITALONE.COM Aug 25 2016 01:43:00 Capital One Bank, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13754785 EDI: CAPITALONE.COM Aug 25 2016 01:43:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13742431 EDI: DISCOVER.COM Aug 25 2016 01:43:00 Discover, P.O. Box 71084,
 Charlotte, NC 28272-1084
 13742433 EDI: RMSC.COM Aug 25 2016 01:43:00 HH Gregg, P.O. Box 965036, Orlando, FL 32896-5036
 13742436 +EDI: TSYS2.COM Aug 25 2016 01:43:00 Macy's, P.O. Box 8218, Mason, OH 45040-8218
 13742441 EDI: WFNNB.COM Aug 25 2016 01:43:00 New York & Co., P.O. Box 182789,
 Columbus, OH 43218-2789
 13746403 EDI: RECOVERYCORP.COM Aug 25 2016 01:43:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13742445 EDI: WTRRNBNBANK.COM Aug 25 2016 01:43:00 Target National Bank, P.O. Box 873,
 Minneapolis, MN 55440
 13742449 +EDI: WFFC.COM Aug 25 2016 01:43:00 WFFNB/Furniture Barn, P.O. Box 14517,
 Des Moines, IA 50306-3517
 13742448 EDI: RMSC.COM Aug 25 2016 01:43:00 Walmart, P.O. Box 965024, Orlando, FL 32896-5024
 13765602 EDI: WFFC.COM Aug 25 2016 01:43:00 Wells Fargo Bank NA, PO Box 10438,
 Des Moines IA 50306-0438

TOTAL: 23

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trustee13.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MICHELLE DEWALD on behalf of Joint Debtor Xiomara Del Villar mdewald@rcn.com
MICHELLE DEWALD on behalf of Debtor Jeremias Del Villar mdewald@rcn.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Jeremias Del Villar	Social Security number or ITIN	xxx-xx-3445
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Xiomara Del Villar	Social Security number or ITIN	xxx-xx-1318
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter	13 6/9/16
Case number:	16-14184-ref		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jeremias Del Villar	Xiomara Del Villar
2. All other names used in the last 8 years		
3. Address	647 E. Wyoming Street Allentown, PA 18103	647 E. Wyoming Street Allentown, PA 18103
4. Debtor's attorney Name and address	MICHELLE DEWALD DeWald Law Offices P.O. Box 5101 Bethlehem, PA 18015-0001	Contact phone 610 - 419 - 4561 Email: mdewald@rcn.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 8/24/16

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 20, 2016 at 2:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 11/19/16 Filing deadline: 12/19/16 Filing deadline: 12/6/16
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 112.00 per month for 60 months. The hearing on confirmation will be held on: 11/3/16 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	